

**DETAILED ACTION**

1. Claims 1-7, 9-14, 16-24, 26, 30, 32-51, 53, 55-64, 66-73, and 582-587 are pending in this communication of 11/01/06 entered as a Pre-Appeal Conference Decision to reopen prosecution.
2. The IDS filed 8/16/07 has been reviewed and entered.
3. The finality of the Office Action of 3/27/06 is hereby withdrawn and prosecution is hereby reopened as set forth here below.

***Examiner's Amendment***

An Examiner's Amendment to the claims appears here below and was authorized in a telephone interview with Attorney Mark Deluca on September 22, 2008.

**In the Claims.**

1. (previously amended) A method of configuring an Financial Service Organization (FSO) production system, comprising:  
constructing a multilevel processing relationship object structure representing processing relationships among two or more business entities of the Financial Service Organization (FSO), wherein constructing the multilevel processing relationship object structure comprises:  
displaying one-two or more processing relationship object representations on a display screen in data communication with a Financial (FSO) computer system comprising a database;  
selecting one-two or more of the processing relationship object representations from the displayed processing relationship object representations; and

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preparing a processing relationship definition for at least two of the selected one-two or more processing relationship object representations, wherein preparing the processing relationship definitions comprises: creating a highest level processing relationship object representing the FSO; creating two or more lower level processing relationship objects descending from

the highest level processing relationship object, wherein at least one of the two or more lower level processing relationship objects represents a business entity; and

specifying values for two or more of the processing relationship objects, wherein the values for each of the lower level processing relationship objects

comprises a level identifier, wherein the level identifier identifies a level of the lower level processing relationship object in the multilevel processing relationship object structure;

and storing at least two of the processing relationship definitions in the database, wherein the at least two processing relationship definitions stored in the database are configured for use in preparing a processing relationship value from an (FSO) transaction-related data in the FSO computer system.

2. (cancelled)

3. (previously presented) The method of claim 1, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction- related data.

4. (previously presented) The method of claim 3, wherein the FSO business entity is an FSO company or an FSO business unit or a bank branch office or a regional bank or a

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credit card line or an issuer or an acquirer.

5. (original) The method of claim 1, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system.

6. (original) The method of claim 1, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system.

7. (original) The method of claim 1, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database.

8. (cancelled)

9. (currently amended) The method of claim [8] 1, further comprising expanding the processing relationship [structure] definition by inserting one or more processing relationship objects as descendants of the highest level processing relationship object.

10. (currently amended) The method of claim [8] 1, further comprising editing the processing relationship [structure] definition by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendants of the highest level processing relationship object.

11. (previously presented) The method of claim 1, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number.

12. (previously amended) The method of claim 11, wherein the level identifier comprises a level number.

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13. (original) The method of claim 1, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object.

14. (original) The method of claim 13, wherein the object name identifies a unique name assigned to an object.

15. (cancelled)

16. (original) The method of claim 1, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises

positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device.

17. (previously amended) The method of claim 1, wherein preparing the processing relationship definitions comprises creating or editing an object associated with each of the selected processing relationship object representations.

18. (original) The method of claim 17, wherein the creating the object comprises identifying a unique object identifier and identifying values for the object properties.

19. (previously presented) The method of claim 1, wherein the preparing a processing relationship definition comprises identifying one or more methods and one or more properties of an object associated with each of the selected processing relationship object representation.

20. (previously amended) The method of claim 1, wherein at least two of the two or

more lower level processing relationship objects representations representing an FSO company or an FSO business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer.

21. (original) The method of claim 1, wherein the processing relationship object representations

comprises an icon displayed on the display screen of the FSO computer system.

22. (original) The method of claim 1, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition.

23. (original) The method of claim 1, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions.

24. (previously amended) A system for processing Financial Service Organization (FSO)

transactions, the system comprising:

a computer program;

a computer system; wherein the computer program is executable on the computer system to execute:

constructing a multilevel processing relationship object structure representing processing relationships among two or more business entities of the Financial Service Organization (FSO), wherein constructing the multilevel processing relationship object

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structure comprises:

displaying one-two or more processing relationship object representations on a display

screen in data communication with a (FSO) computer system comprising a database;

selecting one-two or more of the .processing relationship object representations from

the displayed processing relationship object representations; and

preparing a processing relationship definition for at least two of the selected one-two or

more processing relationship object representations, wherein preparing the processing

relationship definitions comprises:

creating a highest level processing relationship object representing the FSO; creating

two or more lower level processing relationship objects descending

from the highest level processing relationship object, wherein at least one of the two or

more lower level processing relationship objects represents a business entity; and

specifying values for two or more of the processing relationship objects, wherein the

values for each of the lower level processing relationship objects comprises a level

identifier, wherein the level identifier identifies a level of the lower level processing

relationship object in the multilevel processing relationship object structure; and

storing at least two of the processing relationship definitions in the database, wherein at

least two of the processing relationship definitions stored in the database are configured

for use in preparing a processing relationship value from an (FSO) transaction-related

data in the FSO computer system.

25. (cancelled)

26. The system of claim 24, wherein the processing relationship value is

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configured for use in identifying an FSO business entity as an owner of the FSO transaction- related data.

27. (original) The system of claim 26, wherein the FSO business entity is an FSO company or an FSO business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer.

28. (original) The system of claim 24, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system.

29. (original) The system of claim 24, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system.

30. (original) The system of claim 24, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database.

31. (cancelled)

32. (Currently amended) The system of claim [31] 24, wherein the processing relationship [structure] definition is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object.

33. (Currently amended) The system of claim [31] 24, wherein the processing relationship [structure] definition is edited by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendants of the highest level processing relationship object.

34. (original) The system of claim 24, wherein the displaying one or more processing

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relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number.

35. (previously amended) The system of claim 34, wherein the level identifier comprises a level number.

36. (original) The system of claim 24, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object.

37. (original) The system of claim 36, wherein the object name identifies a unique name assigned to an object.

38. (original) The system of claim 24, wherein the database is relational or object oriented.

39. (original) The system of claim 24, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device.

40. (previously amended) The system of claim 24, wherein preparing the processing relationship definitions comprises creating or editing an object associated with each of the selected processing relationship object representations.

41. (original) The system of claim 40, wherein the creating the object comprises identifying a unique object identifier and identifying values for the object properties.

42. (previously amended) The system of claim 24, wherein preparing a processing relationship definition comprises identifying one or more methods and one or more properties of an object associated with each of the selected processing relationship object representations.
43. (previously amended) The system of claim 24, wherein at least two of the two or more lower level processing relationship objects representations representing an FSO company or an FSO business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer.
44. (original) The system of claim 24, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system.
45. (original) The system of claim 24, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition.
46. (original) The system of claim 24, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions.
47. (original) The system of claim 24, wherein the computer system comprises a display device coupled to the computer system to display data.
48. (original) The system of claim 47, wherein the display device is a display screen.
49. (original) The system of claim 24, wherein the computer system comprises a user

input device coupled to the computer system to enter data.

50. (original) The system of claim 49, wherein the user input device is a mouse or a keyboard.

51. (previously amended) A carrier medium comprising program instructions, wherein the program instructions are executable by a computer system to implement: constructing a multilevel processing relationship object structure representing processing relationships among two or more business entities of the Financial Service Organization (FSO), wherein constructing the multilevel processing relationship object structure comprises:

displaying one-two or more processing relationship object representations on a display screen in data communication with a (FSO) computer system comprising a database; selecting one-two or more of the .processing relationship object representations from the displayed processing relationship object representations; and preparing a processing relationship definition for at least two of the selected one-two or more processing relationship object representations, wherein preparing the processing relationship definitions comprises: creating a highest level processing relationship object representing the FSO; creating two or more lower level processing relationship objects descending from the highest level processing relationship object, wherein at least one of the two or more lower level processing relationship objects represents a business entity; and specifying values for two or more of the processing relationship objects, wherein the values for each of the lower level processing relationship objects comprises a level identifier, wherein the level identifier identifies a level of the lower level processing

relationship object in the multilevel processing relationship object structure; and storing at least two of the processing relationship definitions in the database, wherein at least two of the processing relationship definitions stored in the database are configured for use in preparing a processing relationship value from an (FSO) transaction-related data in the FSO computer system.

52. (cancelled)

53. (previously presented) The carrier medium of claim 51, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data.

54. (cancelled)

55. (original) The carrier medium of claim 51, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system.

56. (original) The carrier medium of claim 51, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system.

57. (original) The carrier medium of claim 51, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database.

58. (cancelled)

59. (Currently amended) The carrier medium of claim [58] 51, wherein the processing relationship [structure] definition is expanded by inserting one or more processing

relationship objects as descendants of the highest level processing relationship object.

60. (Currently amended) The carrier medium of claim [58] 51, wherein the processing relationship [structure] definition is edited by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendants of the highest level processing relationship object.

61. (original) The carrier medium of claim 51, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number.

62. (previously amended) The carrier medium of claim 61, wherein the level identifier comprises a level number.

63. (original) The carrier medium of claim 51, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object.

64. (original) The carrier medium of claim 63, wherein the object name identifies a unique name assigned to an object.

65. (cancelled)

66. (original) The carrier medium of claim 51, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device.

67. (original) The carrier medium of claim 51, wherein the preparing a processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representation.

68. (original) The carrier medium of claim 67, wherein the creating the object comprises identifying a unique object identifier and identifying values for the object properties.

69. (previously amended) The carrier medium of claim 51, wherein t-he-preparing a the processing relationship definitions comprises identifying one or more methods and one or more properties of an object associated with each of the selected processing relationship object representations.

70. (previously amended) The carrier medium of claim 51, wherein at least two of the two or more lower level processing relationship object representations representing an FSO company or an FSO business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer.

71. (original) The carrier medium of claim 51, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system.

72. (original) The carrier medium of claim 51, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition.

73. (original) The carrier medium of claim 51, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business

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conditions.

74-581 (cancelled)

582. (previously presented) The method of claim 1, wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent business entities at the first lower level.

583. (previously presented) The method of claim 1, wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent physical entities at the first lower level.

584. (previously presented) The method of claim 1, wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent different business functions at the first lower level.

585. (previously presented) The method of claim 1, wherein the multilevel processing object structure comprises a first lower level, wherein at least one of the lower level processing relationship objects represents an issuer at the first lower level and at least one of the lower level processing relationship objects represents an acquirer at the first lower level.

586. (previously presented) The method of claim 585, wherein the first lower level is one level below the highest level processing relationship object.

587. (previously presented) The method of claim 1, wherein the multilevel processing object structure comprises a first lower level descending from the highest level and a second lower level descending from the first lower level, wherein at least one of the

lower level processing relationship objects represents an issuer at the first lower level and at least one of the lower level processing relationship objects represents an FSO company at the second lower level.

***Allowable Subject Matter***

Claims 1-7, 9-14, 16-24, 26, 30, 32-51, 53, 55-64, 66-73, and 582-587 are allowed.

The following is an examiner's statement of reasons for allowance: The closest prior art is Bierenbaum (US 6,970,844B1). Bierenbaum disclosed a system, a method, and a carrier medium comprising program instructions that are executable by a computer system for modeling a Financial Service Organization (FSO) business with a description of credit product processing relationships among organizational units in and FSO business model describing an object and its relationship to other objects representing processing tasks to be performed on business product transactions and a hierarchical tree structure but failed to disclose a method, a system, and a carrier medium comprising program instructions that are executable by a computer system for constructing a multilevel processing relationship object structure comprising specifying values for two or more of the processing relationship objects with the values for each of the lower level processing relationship objects comprising a level identifier and the level identifier identifying a level of the lower level processing relationship object in the multilevel processing relationship object structure. Toong et al (US 6,604,114 B1) disclosed a method and a system for presenting data relationships between data elements, attributes, a database, and a hierarchical relationship among nodes in a tree

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structure but failed to disclose a method, a system, and a carrier medium comprising constructing a multilevel processing relationship object structure comprising specifying values for two or more of the processing relationship objects with the values for each of the lower level processing relationship objects comprising a level identifier and the level identifier identifying a level of the lower level processing relationship object in the multilevel processing relationship object structure. Keilani, Badich Z. II (WO 98/58356) disclosed a relational database and a Global Electronic Financial Services (GEFS) System but failed to disclose a method, a system, and a carrier medium comprising program instructions that are executable by a computer system for constructing a multilevel processing relationship object structure comprising specifying values for two or more of the processing relationship objects with the values for each of the lower level processing relationship objects comprising a level identifier and the level identifier identifying a level of the lower level processing relationship object in the multilevel processing relationship object structure. Shoshani, A. disclosed a database, analyzing business data, object types and object-oriented models and systems but failed to disclose a method, a system, and a carrier medium comprising program instructions that are executable by a computer system for constructing a multilevel processing relationship object structure comprising specifying values for two or more of the processing relationship objects with the values for each of the lower level processing relationship objects comprising a level identifier and the level identifier identifying a level of the lower level processing relationship object in the multilevel processing relationship object structure. Johnson, M. disclosed business process modeling or database

transactions and an object-oriented, temporal logic-based approach but failed to disclose a method, a system, and a carrier medium comprising program instructions that are executable by a computer system for constructing a multilevel processing relationship object structure comprising specifying values for two or more of the processing relationship objects with the values for each of the lower level processing relationship objects comprising a level identifier and the level identifier identifying a level of the lower level processing relationship object in the multilevel processing relationship object structure.

An extensive search of the applicable prior art was done but showed no better references.

For these reasons claims 1, 24, and 51 are deemed to be allowable over the prior art of record, and claims 3-7, 9-14, 16-23, 26-30, 32-50, 53, 55-57, 59-64, 66-73, and 582-587 are allowed by dependency.

It appears that the instant invention is beyond the skill of one of ordinary skill in the art. Accordingly the invention would NOT have been obvious because one of ordinary skill could not have been expected to achieve it, NOR would they have been able to predict the results, and as such, they would have had no capability of expecting success.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### Inquiries

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Tuesday, and Thursday, 5:30AM-3:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Dixon Thomas can be reached on 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/  
Primary Examiner, Art Unit 3696

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